Case 08-08480	Doc 1	Filed 04/08/08	Entered 04/08/08 16:05:55	Desc Mair
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## United States Bankruptcy Court 1 of 45 Northern District of Illinois Eastern Division

Vol	luntary	Petition
VU	ıuıılaı v	reuuon

Name of Debtor (if individual, enter Last, First, Middle):							Name of Joint Debtor (Spouse) (Last, First, Middle)						
	Bal	ker, G	lenn F	Paul			Baker, LiGaya, E.						
All Other Names and trade names		Debtor in the	last 8 years	; (include ma	rried, maide	n All C maid	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * Subject to Fed R. Bankr.P.9037. See note below.  ***-**-2141							our digits of Soc. re than one, stat	e all) * Subject		P 9037 See no	o./Complete EIN ste below.		
Street Address of	f Debtor (No	o. & Street, Cit	ty, and State	e):		Stree	t Address of Joi	nt Debtor (No.	& Street, City	, and State):			
4711 W. 8	32nd P	l.				47	11 W. 82r	nd Pl					
Chicago	IL			6	0652		icago IL				60652		
County of Reside	ence or of th	e Principal Pla	ace of Busin	ess:		Coun	ty of Residence	or of the Princ	cipal Place of I	Business:			
		CO	OK						соок				
Mailing Address	of Debtor (if	different from	street addre	ess)		Mailir	ng Address of Jo	int Debtor (if o	different from s	street address	s):		
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):							
Type of Debte	or (Form of (	Organization)	'	Nature of Bu		Cha	pter of Bankru	ptcy Code Un	nder Which th	e Petition is	Filed (Check one box)		
Individual	l (includes J	oint Debtors) of this form		Care Busine			Chapter 7		☐ Chapter	15 Petition fo	r Recognition		
		s LLC & LLP)	define	e Asset Real ed in 11 U.S.0		l _	Chapter 9		of a Fore	eign Main Pro	ceeding		
	•	S LLC & LLF)	Railro	ad	3 .0 . (0 . 2)		☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition						
☐ Partnersh	•		☐ Stock	broker nodity Broker			☐ Chapter 13 of a Foreign Nonmain Proceeding						
`	debtor is no itities, check		☐ Cleari	•				Nature o	f Debts (Check	one Box)			
	type of enti		☐ Other	•			■ Debts are primarily consumer □ Debts are primarily business						
				Tax-Exempt			debts, defined in 11 U.S.C. debts.  § 101(8) as "incurred by an						
				heck box, if ap r is a tax-exe			individual primarily for a						
				ization under d States Code			personal, family, or household purpose."						
				nue Code).	s (the interne	, P	arpood.						
		Filing Fee (C	neck <b>one</b> box)			Chec	Chapter 11 Debtors Check one box						
Filing Fee atta	ached						Debtor is a small	II business de	btor as defined	d in 11 U.S.C.	Sec 101(51D)		
□ Filing Footok	aa naid in in	otollmonto /on	بن ما مامومنام	adividuala an	w Must offe		Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)						
Filing Fee to be signed application unable to pay	ation for the	court's consid	deration cert	ifying that the	debtor is		Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.						
☐ Filing Fee wa	vier request	ted (applicable	e to chapter	7 individuals	onlv). Must	Chec	k all applicable	boxes:					
attach signed		` ' '			,		A plan is being f	filed with this p	oetition.				
							Acceptances of	the plan were	solicited prep	etition from or	ne of more classes		
Statistical/Admi	ates that fur	nds will be ava					and there w	م ما الن		This space	is for court use only		
funds availab	le for distrib	oution to unsec			u auministra	live expens	ses paid, there w	iii be no					
Estimated Number	r of Creditors	; 											
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over				
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000				
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	<b>\$</b> 1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than				
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion				
Estimated Liabiliti	es 🔲												
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50		50,000,001 \$100,000,001 \$500,000,001 More than \$100 to \$500 to \$1billion \$1 billion						

<sup>\*</sup> Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits on

Ca	<u>ase 08-08480    Doc 1    Filed 04/08/08</u>	<u>Entered 04/08/08 16:09</u>	5:55 Desc Main
	Voluntary Petition Document	Naange⊖o£Doefb4kor(s)	
Thi	s page must be completed and filed in every case)		Glenn Paul
		LiGa	ya E. Baker
Landin Milana E	All Prior Bankruptcy Case Filed Within Last 8		
Location Where Fi	iled:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a	ttach additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exh	al whose debts are primarily consumer debts.)
	leted if debtor is required to file periodic reports (e.g.,		amed in the foregoing petition, declare
	nd 10Q with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of		r that (he or she) may proceed under
•	requesting relief under chapter 11.)	l ·	11, United States Code, and have
	. ,	explained the relief available under that I have delivered to the debtor the second control of the debtor that I have delivered to the debtor the second control of the second c	er each such chapter. I further certify
☐ Exhibit	A is attached and made a most of this matition		
LI EXNIDIT	t A is attached and made a part of this petition.	/s/ Mario	M Arreola
		Mario M Arreola	Dated: 04/07/2008
	Exh	ibit C	
Does the de	ebtor own or have possession of any property that poses or is alleg		able harm to public health or safety?
Yes, a	nd Exhibit C is attached and made a part of this petition.		
No.			
	Evh	ibit D	
	(To be completed by every individual debtor. If a joint petition is file		a separate Exhibit D.)
Exhibit	t D completed and signed by the debtor is attached and made a par	rt of this petition.	
	a joint petition:		
Exhibit	D also completed and signed by the joint debtor is attached and m	ade a part of this petition.	
		ng the Debtor - Venue	
_	•	pplicable Box.)	sacta in this District for
	Debtor has been domiciled or has had a residence, prince 180 days immediately preceding the date of this petition		
	, ,, ,,	,	,
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pendi	ng in this District.
	Debtor is a debtor in a foreign proceeding and has its pr		
	States in this District, or has no principal place of busine		
	or proceeding [in a federal or state court] in this District, relief sought in this District.	or the interests of the parties will be s	erved in regard to the
			15
	Certification by a Debtor Who Reside	es as a Tenant of Residential plicable boxes.	Property
	Landlord has a judgment against the debtor for possess	sion of debtor's residence. (If box chec	cked, complete the
	following.) (Name of landlord that obtained judgmen	t)	
	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be
	permitted to cure the entire monetary default that gave ri		
	possession was entered. and	and affirm monthly 1000 1000	and during the OO dee
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	couπ of any rent that would become d	ue during the 30-day
	Debtor certifies that he/she has served the Landlord with	n this certification. (11 U.S.C. § 362(1))	

Document **Voluntary Petition** 

Nature 8 Joint 5 Debtor(s)

This page must be completed and filed in every case)

Baker, Glenn Paul LiGaya E. Baker

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Glenn Paul Baker

### Glenn Paul Baker

Dated: 03/31/2008

/s/ LiGaya E. Baker

LiGaya E. Baker

Dated: 03/31/2008 I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

Signature of a Foreign Representative

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

### Signature of Attorney

/s/ Mario M Arreola

Signature of Attorney for Debtor(s)

### Mario M Arreola

Printed Name of Attorney & Bar Number Bar No: 9687938 LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400

Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 04/07/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



### Document Page 4 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of

the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 03/31/2008

does not apply in this district.

/s/ Glenn Paul Baker Glenn Paul Baker

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)



Sign & Date Here

### Document Page 5 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Bankruptcy Docket #:

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH** CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	03/31/2008	/s/ LiGaya E. Baker LiGaya E. Baker	Sign & Date Here
I certify u	nder penalty of perjury	that the information provided above is true and correct.	
	5. The United States trustee or ot apply in this district.	bankruptcy administrator has determined that the credit counseling requirement of	f 11 U.S.C. § 109(h)
	Active military duty in a military	ary combat zone.	
particip		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonang in person, by telephone, or through the Internet.);	able effort, to
of reali		I.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so ons with respect to financial responsibilities.);	as to be incapable
	<ol> <li>I am not required to receive a otion for determination by the co</li> </ol>	a credit counseling briefing because of: [Check the applicable statement.] [Must bourt.]	e accompanied
credit e provide deadlii period	counseling briefing within the fir ed the briefing, together with a c ne can be granted only for caus . Failure to fulfill these requiren	easons stated in your motion, it will send you an order approving your request. You st 30 days after you file your bankruptcy case and promptly file a certificate from the copy of any debt management plan developed through the agency. Any extension e and is limited to a maximum of 15 days. A motion for extension must be filed with nents may result in dismissal of your case. If the court is not satisfied with your ready a credit counseling briefing, your case may be dismissed.	ne agency that of the 30-day thin the 30-day
	from the time I made my reques an file my bankruptcy case now	dit counseling services from an approved agency but was unable to obtain the serst, and the following exigent circumstances merit a temporary waiver of the credit companied by a motion for determination by the court.] [Summarize of the court.]	ounseling requirement
perfor	d States trustee or bankruptcy a rming a related budget analysis, y of a certificate from the agend gency no later than 15 days afte	administrator that outlined the opportunties for available credit counseling and assis, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayment planter your bankruptcy case is filed.	sted me in o me. You must file developed through
perfo	d States trustee or bankruptcy a rming a related budget analysis, cate and a copy of any debt rep	administrator that outlined the opportunties for available credit counseling and assist and I have a certificate from the agency describing the services provided to me. asyment plan developed through the agency.  the filing of my bankruptcy case, I received a briefing from a credit counseling age	sted me in Attach a copy of the
		the filing of my bankruptcy case, I received a briefing from a credit counseling age	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 04/07/2008 /s/ Mario M Arreola

Attorney Name: Mario M Arreola
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 9687938

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# Document Page 7 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
2925 225th St., Sauk Village, IL 60411 - SURRENDERING	Fee Simple	w	\$ 125,000	\$ 110,501
4711 W. 82nd Pl., Chicago, IL 60652 (Debtor's Residence)	Fee Simple	J	\$ 190,000	\$ 198,000
4556 Pennsylvania Ave., Gary, IN 46409 - SURRENDERING	Fee Simple	Н	\$ 64,000	\$ 66,000
2509 Talandis Dr., Sauk Village, IL 60411 - SURRENDERING	Fee Simple	w	\$ 106,000	\$ 106,191

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$485,000.00

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
01. Cash on Hand	X					
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.						
		Chase - checking acct# 8380		J	<b>N</b>	lone
		Chase - saving acct# 2418		J	\$	45
		TCF Bank - checking acct# 3186		J	\$	300
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, sofa, loveseat, recliner, coffee and end tables, lamps, table/chairs, bedroom sets, washer/dryer, dining set, large appliances, dishes/flatware, pots/pans		J	\$	3,000
		Harlem Furn furniture		J	\$	1,000
		V City - furniture		J	\$	40
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, family pictures			\$	50
06. Wearing Apparel						
		Necessary wearing apparel		J	\$	500
PFG Record # 338422			For	m B6l	B (10/05)	Page 1 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

SCI	HEC	OULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	A A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
07. Furs and jewelry.				
		Earrings, watch, costume jewelry, wedding rings, gold chain		\$ 500
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance with Monumental Life - no cash surrender value	w	None
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

SCH	ΙEC	OULE B - PERSONAL PROPERTY		
Type of Property		Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		Citizens Auto - 1999 Dodge Caravan - co-signed with Tamara Shilney	W	\$ 2,450
		1998 Harley Davidson Electra Light Classic - over 33,000 miles		\$ 6,605
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$14,490

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Glenn Paul Baker and LiGaya E. Baker, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property 4711 W. 82nd Pl., Chicago, IL 60652 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 190,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Chase - saving acct# 2418	735 ILCS 5/12-1001(b)	\$ 45	\$ 45
TCF Bank - checking acct# 3186	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, sofa, loveseat, recliner, coffee and end tables, lamps, table/chairs, bedroom sets, washer/dryer, dining set, large appliances, dishes/flatware, pots/pans	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, CDs, tapes, family pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50
06. Wearing Apparel  Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings, gold chain	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
25. Autos, Truck, Trailers and other vehicles and accessories.			
Citizens Auto - 1999 Dodge Caravan - co-signed with Tamara Shilney	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,450
1998 Harley Davidson Electra Light Classic - over 33,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 4,000	\$ 6,605
DEC Boord # 339422	 	Form B6C (10/	 05)

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In re

PFG Record #

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.								
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Chase Mortgage Bankruptcy Department PO Box 78116 Phoenix AZ 85062 Acct No.: 0022429567		w	Dates: 9/30/05 Nature of Lien: Mortgage Market Value: \$ 125,000 Intention: Surrender *Description: 2925 225th St., Sauk Village, IL 60411 - SURRENDERING				\$ 109,300	\$ 0
2 Citizens Auto Finance Bankruptcy Department PO Box 42002 Providence RI 02940 Acct No.: 2721290456	x	w	Dates: 6/19/06 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 2,450 Intention: Reaffirm 524 (c) *Description: Citizens Auto - 1999 Dodge Caravan - co-signed with Tamara Shilney				\$ 6,000	\$ 3,550
3 Cook County Treasurer's Office Bankruptcy Dept 118 N. Clark Rm 112 Chicago IL 60602 Acct No.: 33311050270000		w	Dates: 2005 Nature of Lien: Property Taxes Market Value: \$ 125,000 Intention: None *Description: 2925 225th St., Sauk Village, IL 60411 - SURRENDERING				\$ 1,201	\$ 1,201
4 Cook County Treasurer's Office Bankruptcy Dept 118 N. Clark Rm 112 Chicago IL 60602 Acct No.: 32254200470000		w	Dates: 2005 Nature of Lien: Property Taxes Market Value: \$ 106,000 Intention: None *Description: 2509 Talandis Dr., Sauk Village, IL 60411 - SURRENDERING				\$ 1,191	\$ 1,191

# Document Page 13 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A N N	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
Harlem Furniture Bankruptcy Department PO Box 659704 San Antonio TX 78265 Acct No.: 5856 3706 8971 1472		J	Dates: 5/06 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 1,000 Intention: Reaff @ Fair Market Value *Description: Harlem Furn furniture				\$ 1,900	\$ 900
HSBC Mortgage Services Bankruptcy Department 941 Corporate Center Dr. Pomona CA 91768 Acct No.: 0013681820		J	Dates: 4/21/06 Nature of Lien: Mortgage Market Value: \$ 190,000 Intention: Reaffirm 524 (c) *Description: 4711 W. 82nd Pl., Chicago, IL 60652 (Debtor's Residence)				\$ 198,000	\$ 8,000
Lake County Treasurer Attn: Bankruptcy Dept. 2293 North Main Street Crown Point IN 46307 Acct No.: 254102100014		Н	Dates: 2005 Nature of Lien: Property Taxes Market Value: \$ 64,000 Intention: None *Description: 4556 Pennsylvania Ave., Gary, IN 46409 - SURRENDERING				\$ 1,500	\$ 0
Value City Furniture Bankruptcy Department PO Box 659704 San Antonio TX 78265 Acct No.: 5856 3710 0702 6510		J	Dates: 6/02 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 40 Intention: Reaff @ Fair Market Value *Description: V City - furniture				\$ 250	\$ 210
Wilshire Mortgage Bankruptcy Department PO Box 7195 Pasadena CA 91109 Acct No.: 461319		Н	Dates: 4/20/05  Nature of Lien: Mortgage - Third  Market Value: \$ 64,000  Intention: Surrender  *Description: 4556 Pennsylvania Ave., Gary, IN 46409 - SURRENDERING				\$ 64,500	\$ 500
0 Wilshire Mortgage Bankruptcy Department PO Box 78116 Pasadena CA 91109 Acct No.: 1707903		W	Dates: 11/30/05 Nature of Lien: Mortgage Market Value: \$ 106,000 Intention: Surrender *Description: 2509 Talandis Dr., Sauk Village, IL 60411 - SURRENDERING				\$ 83,800	\$ 0
1 Wilshire Mortgage Attn: Bankruptcy Dept. PO Box 7195 Pasadena CA 91109 Acct No.: 1731973		W	Dates: 11/05 Nature of Lien: Mortgage - Second Market Value: \$ 106,000 Intention: Surrender *Description: 2509 Talandis Dr., Sauk Village, IL 60411 - SURRENDERING				\$ 21,200	\$ 0

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# Document Page 14 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) Lodebtor H M J C \* Date Claim was Incured

\* Nature of Lien

\*Value of Property Subject to Lien

\*Description of Property

Inliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

**Total** 

\$ 488,842

\$ 15,552

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of t filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity o appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the cla is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts en to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer c who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cess of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, t were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjus

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	Aspire/CB&T Bankruptcy Department PO Box 105555 Atlanta GA 30348 Acct #: 479106010335		w	Dates: 1999-2007 Reason: Credit Card or Credit Use				\$ 6,500
2	BP/Citibank Bankruptcy Department PO Box 15687 Wilmington DE 19850 Acct #: 554867		w	Dates: 2000-01 Reason: Credit Card or Credit Use				\$ 30
3	Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 4325 1520 0023 2016		W	Dates: 2000-07 Reason: Credit Card or Credit Use				\$ 3,200

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amour Clai	
4 Cingular Wireless Attn: Bankruptcy Dept. PO Box 6428 Carol Stream IL 60197 Acct #: 1812113003293545		W	Dates: 2000 Reason: Utility Bills/Cellular Service				\$ 4	400

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Professional Collection Serv. Bankruptcy Department 103 N. Chicago, #210, Box 76 Freeport IL 61032

5	Citgo/Citibank Bankruptcy Department PO Box 6003 Hagerstown MD 21747 Acct #: 201917259	W	Dates: 2002-07 Reason: Credit Card or Credit Use	\$ 800
6	Citibank Bankruptcy Department 110 Lake Dr Newark DE 19702 Acct #: 603532018632	Н	Dates: 2005-07 Reason: Credit Card or Credit Use	\$ 4,000
7	Citibank Bankruptcy Department PO Box 6241 Sioux Falls SD 57117 Acct #: 374350038502768	w	Dates: 1999-2007 Reason: Credit Card or Credit Use	\$ 3,700
8	Citifinancial Bankruptcy Department PO Box 499 Hanover MD 21076 Acct #: 607130532638	Н	Dates: 5/06 Reason: Personal Loan	\$ 16,700

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

#### nliquidated Contingent **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C **GE Money Bank** Н Dates: 2007-08 Attn: Bankruptcy Dept. Reason: Credit Card or Credit Use 1,000 PO Box 960061 Orlando FL 32896 Acct #: 6019 2107 1336 1310 10 Home Depot Credit Svc/Citicard Н Dates: 2005 **Bankruptcy Department** Reason: Credit Card or Credit Use 2,000 PO Box 20483 Kansas City MO 64195 Acct #: 6035 3201 8652 5414 11 Household/Teamsters Privilege Dates: 2004-07 **Bankruptcy Department** Reason: Credit Card or Credit Use 5,500 PO Box 98706 Las Vegas NV 89193 Acct #: 5480 4200 3276 6410 12 Marathon Petroleum Dates: 1996-2008 Attn: Bankruptcy Dept. Reason: Credit Card or Credit Use 30 Box 1

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Н

Dates:

1997

Reason: Credit Card or Credit Use

Cook County Circuit Richard J Daley Center 50 W. Washington St. Chicago IL 60602-1305



1.700

Findlay OH 45839 Acct #: 1004434989

13 Nationwide Cassel

3435 N. Cicero Chicago IL 60641 Acct #: 2M1174496

Attn: Bankruptcy Department

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Renaissance Villas Attn: Bankruptcy Dept. 5419 W Tropicana Las Vegas NV 89103 Acct #: 1140001328		W	Dates: 2002 Reason: Housing/Rental/Lease				\$ 2,100

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nevada Porfessional Collection Bankruptcy Dept 930 S 3rd St Las Vegas NV 89101

15 SBC/Ameritech Bankruptcy Department Bill Payment Center Chicago IL 60663-0001	W	Dates: 2007 Reason: Utility Bills/Cellular Service	\$ 350
Acct #: 3128421869263			

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Portfolio Recovery Associates Bankruptcy Department PO Box 12914 Norfolk VA 23541

16 <u>Sears</u> Bankruptcy Department PO Box 6189 Sioux Falls SD 57117	w	Dates: Reason:	1998-2008 Credit Card or Credit Use		\$	500
Acct #: 5049 9480 8200 4427						

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Sears Bankruptcy Recovery Citibank USA Sears PO Box 20363 Kansas City MO 64195



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
17 St. Margaret Mercy Bankruptcy Department 24 E. Joliet St. Dyer IN 46311 Acct #: 3520375		W	Dates: 2006 Reason: Medical/Dental Services				\$	450

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pellettieri & Associates Ltd. Bankruptcy Department 991 Oak Creek Dr. Lombard IL 60148

18 Target National Bank Bankruptcy Department PO Box 9745 Minneapolis MN 55440 Acct #: 4352 3767 0773 9140	w	Dates: 1998-2008 Reason: Credit Card or Credit Use	\$ 4,200
19 <u>Walmart/GEMB</u> Bankruptcy Dept. PO Box 530927 Atlanta GA 30353 Acct #: 6032 2033 8153 8767	w	Dates: 2002-08 Reason: Credit Card or Credit Use	\$ 2,100
20 Washington Mutual/Providian Bankruptcy Department PO Box 660509 Dallas TX 75266	Н	Dates: 2004-07 Reason: Credit Card or Credit Use	\$ 7,800
Acct #: 4465 6850 0087 5417			

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Washington Mutual/Providian Bankruptcy Department PO Box 99604 Arlington TX 76096



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In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
21 Wells Fargo Financial Bank Bankruptcy Department 3201 N. 4th Ave. Sioux Falls SD 57104		Н	Dates: 2006-07 Reason: Credit Card or Credit Use				\$ 3,500
Acct #: 4071 1000 0874 6590							

**Total Amount of Unsecured Claims** 

\$ 66,560.00

(Report also on Summary of Schedules)

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In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
1 Tamara Shilney 4711 W. 82nd Pl. Chicago, IL 60652	Citizens Auto Finance Bankruptcy Department PO Box 42002 Providence RI 02940
	Account No. 2721290456



## UNITED STATES BARKRUPTES COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

if there is only one debtor repeat total reported on line 15.)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE			
Status: Married	12, grandchild, 11, grandchild, , ,			
	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT			
Occupation:	Unemployed	Unemployed		
Name of Employer:				
Years Employed				
Employer Address:				
City, State, Zip	,	,		

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income		
(Specify:) & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 2,214.33	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,214.33	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,2	214.33

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 338422 Form B6I (10/06) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

### UNITED SPATESTBARKREFPTES COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1,554.10 a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No 2. Utilities: a. Electricity and Heating Fuel \$ 170.00 b. Water, Sewer, Garbage \$50.00 c. Cellphone, Internet \$ 50.00 d. Other **Home Phone and Cable Television** \$40.00 3. Home Maintenance (repairs and upkeep) \$ -4. Food \$ 200.00 5. Clothing \$ 20.00 6. Laundry and Dry Cleaning \$ 40.00 \$ -7. Medical and Dental Expenses \$ 65.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's b. Life \$c. Health d. Auto \$75.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$255.97 a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Eyecare, Meds Postage/Banking Babysitting Care: GLS Repay: \$23.00 \$20.00 \$3.00 \$0.00 \$ -\$ -18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 2,543.07 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None a. Average monthly income from Line 15 of Schedule I \$ 2,214.33 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$ 2,543.07 c. Monthly net income (a. minus b.) \$(328.74) d. Total amount to be paid into plan monthly

### Document Page 26 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: none 2007: \$63,663 2006: \$50,268	employment/self employment	
Spouse		
AMOUNT	SOURCE	

. . . . . . . . . . . .

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# Document Page 27 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

Name and Address

of Creditor

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

S	TATEMENT OF FINANCIAL	AFFAIRS
Spouse		
AMOUNT	SOURCE	
2008: none 2007: none 2006: none	employment	
02. INCOME OTHER THAN FROM	EMPLOYMENT OR OPERATION OF BUSINESS:	:
the two years immediately precedin spouse separately. (Married debtors	the commencement of this case. Give particulars	, profession, operation of the debtor's business during s. If a joint petition is filed, state income for each acome for each spouse whether or not a joint petition
AMOUNT	SOURCE	
2008: \$2,044/month 2007: \$8,000 2006: \$7,840	unemployment	
2008: \$3,050 2007: \$34,800 2006: \$34,800	rental income	
Spouse		
AMOUNT	SOURCE	
03. PAYMENTS TO CREDITORS:		
Complete a. or b. as appropriate, ar	d c.	
services, and other debts to any cre value of all property that constitutes that were made to a creditor on acc an approved nonprofit budgeting an	ditor made within 90 days immediately proceeding or is affected by such transfer is not less than \$60 ount of a domestic support obligation or as part of d creditor counseling agency. (Married debtors fili	0.00. Indicate with an asterisk (*) any payments an alternative repayment schedule under a plan by

Dates of

Payments

Amount

Still Owing

Amount

Paid

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
HSBC Mortgage Services,	monthly	\$1,554.10/month	\$198,000
see schedule D Citizen's Auto Finance, see	monthly	\$255.97/month	\$6,000
schedule D			

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing

 ${\tt 04.\,SUITS\,AND\,ADMINISTRATIVE\,PROCEEDINGS,\,EXECUTIONS,\,GARNISHMENTS\,AND\,ATTACHMENTS:}\\$ 

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Oldifia an aigl Ogania ag	small claims	<b>Cook County Circuit Court</b>	pending
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
SUIT AND	OF	OF AGENCY	OF
CAPTION OF	NATURE	COURT	STATUS

Citifinancial Services v. Glenn Baker; 08-M1-111464

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE X

#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date Assignment

Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

NONE X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Description and Value to Debtor, of Organization If Any Gift of Gift

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description of Circumstances and, Date Description and of if Loss Was Covered in Whole or in Value of Property Part by Insurance, Give Particulars Loss

### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Description and Address Name of Payer if Value of Property Other Than Debtor of Payee

2008

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Date of Payment. Amount of Money or Name and Address Name of Payer if description and Other Than Debtor Value of Property of Payee

Payment/Value:

\$4,500.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor

2/27/08

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

Address

12. SAFE DEPOSIT BOXES	<u> </u>		
immediately preceding the co	er box or depository in which the debtor has or ommencement of this case. (Married debtors fil spouses whether or not a joint petition is filed,	ing under chapter 12 or chapte	r 13 must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any
	creditor, including a bank, against a debt or dep s filing under chapter 12 or chapter 13 must inc		. •
•	less the spouses are separated and a joint peti	tion is not filed.)  Amount	
Name and Address of Creditor	Date of Setoff	of Setoff	
	ELD FOR ANOTHER PERSON: other person that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
oi Ownei	value of Floperty	of Property	
15. PRIOR ADDRESS OF D		от Рторену	
15. PRIOR ADDRESS OF D		encement of this case, list all p	

Occupancy

Used

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

STATEMEN	AT OF F	INANCIAL	<b>AFFAIRS</b>
SIAICIVICI		INANGIAL	_ ALLAIRO

NONE	
Х	

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the
debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket
number.

Name and Address of Status of Docket Governmental Unit Number Disposition

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of Nature Beginning Soc. Sec. No./Complete EIN or of and Other TaxPayer I.D. No. Address **Business Ending Dates** house cleaning service 7811 S. Kilpatrick, Chicago, IL 3/4/04-4/5/05

L&B Maid Service, same as debtor

60652

Nora Cartable Inc., 76-0824663

4711 W. 82nd Pl., Chicago, IL 60652

trucking service

4/1/06-11/30/06

b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.

Name Address



### Document Page 35 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIDS

• .	. , ,	a corporation or partnership and by any individual debtor who is
executive, or owner of more that	n 5 percent of the voting or equity sec	t of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
•	ceding the commencement of this car	ement only if the debtor is or has been in business, as defined abse. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	<del></del>
List all bookkeepers and accourthe keeping of books of account	, , , <del>,</del>	diately preceding the filing of this bankruptcy case kept or supervi
Name	Dates Services	
and Address	Rendered	
	` , ,	preceding the filing of this bankruptcy case have audited the boo
	who within two (2) years immediately ed a financial statement of the debtor. Address	preceding the filing of this bankruptcy case have audited the boo Dates Services Rendered
account and records, or prepare . Name  19c. List all firms or individuals w	Address who at the time of the commencemen	Dates Services Rendered  t of this case were in possession of the books of account and rec
account and records, or prepare . Name  19c. List all firms or individuals w	ed a financial statement of the debtor Address	Dates Services Rendered  t of this case were in possession of the books of account and rec
account and records, or prepare . Name  19c. List all firms or individuals w	Address who at the time of the commencemen	Dates Services Rendered  t of this case were in possession of the books of account and rec
naccount and records, or prepare Name  19c. List all firms or individuals word the debtor. If any of the books Name  Name	Address  who at the time of the commencemen of account and records are not avail  Address	Dates Services Rendered  t of this case were in possession of the books of account and recable, explain.
naccount and records, or prepare Name  19c. List all firms or individuals word the debtor. If any of the books Name  Name	Address  who at the time of the commencemen of account and records are not avail  Address  Address	Rendered  t of this case were in possession of the books of account and recable, explain.

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In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
	wo inventories taken of your property, the nam	e of the person who supervised the	taking of each inventory,
the dollar amount and bas	sis of each inventory.		
Date	Inventory	Dollar Amount of Inventory	
of		(specify cost, market of other	
Inventory	Supervisor	basis)	
o. List the name and addr	ess of the person having possession of the rec	cords of each of the inventories rep	orted in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREHO		
	RS, OFFICERS, DIRECTORS AND SHAREHO ership, list nature and percentage of interest of Nature of Interest		
a. If the debtor is a partne Name and Address	ership, list nature and percentage of interest of  Nature  of Interest	each member of the partnership.  Percentage of  Interest	lirectly or indirectly owns.
a. If the debtor is a partne  Name  and Address  21b. If the debtor is a corp	ership, list nature and percentage of interest of Nature	each member of the partnership.  Percentage of Interest  pration; and each stockholder who compared to the partnership.	lirectly or indirectly owns,
a. If the debtor is a partne  Name  and Address  21b. If the debtor is a corp	Nature of Interest of Interest of Interest	each member of the partnership.  Percentage of Interest  pration; and each stockholder who or poration.	lirectly or indirectly owns,
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or n	Nature of Interest of Interest of Interest	each member of the partnership.  Percentage of Interest  pration; and each stockholder who compared to the partnership.	lirectly or indirectly owns,
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or n  Name and Address	Nature of Interest  Operation, list all officers & directors of the corporate of the voting or equity securities of the corporation.  Title	each member of the partnership.  Percentage of Interest  pration; and each stockholder who or reporation.  Nature and Percentage of Stock Ownership	lirectly or indirectly owns,
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or n  Name and Address	Nature Oration, list all officers & directors of the corporate of the voting or equity securities of the corporation.	each member of the partnership.  Percentage of Interest  pration; and each stockholder who or reporation.  Nature and Percentage of Stock Ownership	lirectly or indirectly owns,
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or n  Name and Address	Nature of Interest  Operation, list all officers & directors of the corporate of the voting or equity securities of the corporation.  Title	each member of the partnership.  Percentage of Interest  pration; and each stockholder who or reporation.  Nature and Percentage of Stock Ownership  LDERS:	
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or n  Name and Address	Nature of Interest  Operation, list all officers & directors of the corporate of the voting or equity securities of the corporate of the voting of the voting or equity securities of the corporate of the voting of	each member of the partnership.  Percentage of Interest  pration; and each stockholder who or reporation.  Nature and Percentage of Stock Ownership  LDERS:	

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In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

	STATEMENT OF FIN	,, / II / III (V
22b. If the debtor is a corporatio immediately preceding the comment		ationship with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A P	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:
·	•	outions credited or given to an insider, including compensation in the ner perquisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property
for tax purposes of which the de case.  Name of	the name and federal taxpayer identification has been a member at any time with the same of the same o	cation number of the parent corporation of any consolidated grou thin six (6) years immediately preceding the commencement of t
If the debtor is a corporation, list for tax purposes of which the de case.  Name of Parent Corporation	the name and federal taxpayer identification btor has been a member at any time wi	
If the debtor is a corporation, list for tax purposes of which the decase.  Name of Parent Corporation  25. PENSION FUNDS:	the name and federal taxpayer identification has been a member at any time with the following state of the followi	
If the debtor is a corporation, list for tax purposes of which the decase.  Name of Parent Corporation  25. PENSION FUNDS:  If the debtor is not an individual,	the name and federal taxpayer identification has been a member at any time with the following state of the followi	thin six (6) years immediately preceding the commencement of the c

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated:

03/31/2008

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/31/2008 /s/ Glenn Paul Baker X Date & Sign

**Glenn Paul Baker** 

/s/ LiGaya E. Baker X Date & Sign

LiGaya E. Baker

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 39 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property	Creditor's Name		Intention	
PROPERTY TO BE RETAINED				
Citizens Auto - 1999 Dodge Caravan - co-signed wi Tamara Shilney	th <u>Citizens Auto Finance</u> Bankruptcy Department PO Box 42002 Providence RI 02940		Reaffirm 524 (c)	
Harlem Furn furniture	Harlem Furniture Bankruptcy Department PO Box 659704 San Antonio TX 78265	Rea	aff @ Fair Market Value	
4711 W. 82nd Pl., Chicago, IL 60652 (Debtor's Residence)	HSBC Mortgage Services Bankruptcy Department 941 Corporate Center Dr. Pomona CA 91768		Reaffirm 524 (c)	
V City - furniture	Value City Furniture Bankruptcy Department PO Box 659704 San Antonio TX 78265	Re	aff @ Fair Market Value	
PROPERTY	TO BE SURRENDERED			
2925 225th St., Sauk Village, IL 60411 - SURRENDERING	Chase Mortgage Bankruptcy Department PO Box 78116 Phoenix AZ 85062		Surrender	
4556 Pennsylvania Ave., Gary, IN 46409 - SURRENDERING	Wilshire Mortgage Bankruptcy Department PO Box 7195 Pasadena CA 91109		Surrender	
2509 Talandis Dr., Sauk Village, IL 60411 - SURRENDERING	Wilshire Mortgage Bankruptcy Department PO Box 78116 Pasadena CA 91109		Surrender	
2509 Talandis Dr., Sauk Village, IL 60411 - SURRENDERING	Wilshire Mortgage Attn: Bankruptcy Dept. PO Box 7195 Pasadena CA 91109		Surrender	

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## Document Page 40 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property	Creditor's Name	Intention

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

Dated:

PFG Record #

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

### I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/31/2008 /s/ Glenn Paul Baker

Glenn Paul Baker

03/31/2008 /s/ LiGaya E. Baker

LiGaya E. Baker

X Date & Sign

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Attorney for Debtor: Mario M Arreola

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attached		Attached AMOUNTS SCHEDULED		
Name of Schedule	YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$485,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$14,490	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$488,842	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$66,560	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,214
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,543
TOTALS			\$ 499,490 TOTAL ASSETS	\$ 555,402 TOTAL LIABILITIES	

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Glenn Paul Baker and LiGaya E. Baker, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,214.33
Average Expenses (from Schedule J, Line 18)	\$ 2,543.07
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,441.21

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 15,552.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 66,560.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 82,112.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker and LiGaya E. Baker, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	03/31/2008	/s/ Glenn Paul Baker	X Date & Sign
		Glenn Paul Baker	
Dated:	03/31/2008	/s/ LiGaya E. Baker	X Date & Sign
		LiGaya E. Baker	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 44 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Paul Baker, and LiGaya E. Baker / Debtors

Attorney for Debtor: Mario M Arreola

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/31/2008 /s/ Glenn Paul Baker

Glenn Paul Baker

X Date & Sign

Dated: 03/31/2008

/s/ LiGaya E. Baker

LiGaya E. Baker

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Glenn Paul Baker and LiGaya E. Baker, Debtors

In re

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Glenn Paul Baker Sign & Date Dated: 03/31/2008 Here Glenn Paul Baker /s/ LiGaya E. Baker 03/31/2008 Sign & Date Dated: LiGaya E. Baker Here /s/ Mario M Arreola 04/07/2008 Dated: Attorney: Mario M Arreola Bar No: 9687938

PFG Record # 338422